Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District of ILLINOIS (State)		
Case Number (If known):	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1:	Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1. Your	full name		
gover identit	the name that is on your nment-issued picture fication (for example,	Raven First name Monique	First name
your o	driver's license or port).	Middle name	Middle name
identi	your picture fication to your meeting the trustee.	Nunnally Last name	Last name
with ti	ie irustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2. All of	ther names you		
have years	used in the last 8	First name	First name
	le your married or en names.	Middle name	Middle name
		Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
your	the last 4 digits of Social Security	xxx - xx - <u>8755</u>	XXX - XX
Indivi	er or federal dual Taxpayer fication number	OR	OR
		9 xx - xx	9 xx - xx

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Document Nunnally Raven Monique Debtor 1 Case Number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years		I have not used any business names or EINs.	I have not used any business names or EINs.
	Include trade names and	Business name	Business name
	doing business as names	EIN	EIN — — — — —
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		336 Grant PI Number Street Unit 1	Number Street
		Aurora IL 60505 City State ZIP Code	City State ZIP Code
		County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court will send any notices this mailing address.
		Number Street	Number Street
		P.O. Box	P.O. Box
		City State ZIP Code	City State ZIP Code
6.	Why you are choosing this district to file for	Check one:	Check one:
	bankruptcy.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		have another reason. Explain. (See 28 U.S.C. § 1408	☐ I have another reason. Explain. (See 28 U.S.C. § 1408

Debtor 1 Raven Monique Document Nunnally Page 3 of 66

Case Number (if known)

7. The chapter of the Bankruptcy Code you	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.					
are choosing to file under	☐ Chapter 7 ☐ Chapter 11					
unuer						
	☐ Chap	ter 12				
	■ Chap	ter 13				
B. How you will pay the fee	local yours subm	court for more details a self, you may pay with o	about how you may cash, cashier's che	Please check with the clerk's or pay. Typically, if you are payin ck, or money order. If your attorney may pay with a credit c	g the fee rney is	
	_		•	oose this option, sign and attac		
Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A).					103A).	
	By la	w, a judge may, but is i	not required to, wai	est this option only if you are fil we your fee, and may do so onl pplies to your family size and y	y if your income is	
	pay tl	he fee in installments).	If you choose this	option, you must fill out the <i>App</i> B) and file it with your petition.		
9. Have you filed for bankruptcy within the	□ No					
last 8 years?	Yes.	District IInbke	When	11/21/2014 Case Number	14-42173	
				MM / DD / YYYY		
		District None	When	Case Number		
				MM / DD / YYYY		
		District	When	Case Number		
				MM / DD / YYYY		
10. Are any bankruptcy cases pending or being	■ No					
filed by a spouse who is not filing this case with	☐ Yes.			Relationship to you _		
you, or by a business		District	When	Case Number, if kn	iown	
parter, or by affiliate?						
		Debtor	Whon	Relationship to you Case Number, if kn	LOWED.	
		District	wilen	MM / DD / YYYY	JOWI1	
11. Do you rent your	□ No.	Go to line 12				
residence?	Yes.	Has your landlord obtain residence?	ned an eviction judgme	ent against you and do you want to	stay in your	
		■ No. Go to line 12. □ Yes. Fill out <i>Initial</i> this bankruptcy per		viction Judgment Against You (Fo	rm 101A) and file it w	

Case 17-07074 Doc 1 Filed 03/08/17 Entered 03/08/17 09:03:17 Desc Main Document Page 4 of 66 Raven Monique Case Number (if known) Debtor 1 Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole proprietor No. Go to Part 4. of any full- or part-time Yes. Name and location of business business? A sole proprietorship is a business you operate as an Name of business, if any individual, and is not a separate legal entity such as a corporation, partnerhsip, or Street Number LLC. If you have more than one sole proprietorship, use a separate sheed and attach it to this petition. City Zip Code Check the appropriate box to describe your business: ☐ Health Care Business (as defined in 11 U.S.C. § 101(27A)) ☐ Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) ☐ Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) ■ None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent Chapter 11 of the balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these **Bankruptcy Code and** documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. For a definition of small business debtor, see No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in 11 U.S.C. § 101(51D). the Bankruptcy Code. Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention No. 14. Do you own or have any property that poses or is Yes. What is the hazard? alleged to pose a threat of imminent and indentifiable hazard to public health or safety? Or do you own any property that needs If immediate attention is needed, why is it needed? _ immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

Number

City

Street

Where is the property?

State

ZIP Code

Debtor 1

Monique

Document

Page 5 of 66

Raven

Case Number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing a	bou
credit counseling because of:	

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. approved You must file a certificate from the agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Debtor 1	Raven	Monique	Document Nunnally	Page 6 of 66 Case Number (if known)
	First Name	Middle Name	Last Name	

16.	What kind of debts do		s primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8)			
0.	you have?	as "incurred by an individual primarily for a personal, family, or household purpose."				
		No. Go to line 16b. Yes. Go to line 17.				
			business debts? Business debts are debts strengther or through the operation of the busines			
		No. Go to line 16c. Yes. Go to line 17.				
		_	we that are not consumer debts or business of	lehts		
7.	Are you filing under Chapter 7?	No. I am not filing under Ch	napter 7. Go to line 18.			
	•		er 7. Do you estimate that after any exempt p			
	Do you estimate that after any exempt property is	_	s are paid that funds will be available to distrib	oute to unsecured creditors?		
	excluded and administrative expenses	∐No.				
	are paid that funds will be available for distribution	∐Yes.				
	to unsecured creditors?					
8.	How many creditors do	■ 1-49	1,000-5,000	25,001-50,000		
	you estimate that you owe?	□ 50-99 □ 100-199	☐ 5,001-10,000 ☐ 10,001-25,000	☐ 50,001-100,000 ☐ More than 100,000		
		200-999	10,001 20,000	More than 100,000		
9.	How much do you	\$0-\$50,000	\$1,000,001-\$10 million	\$500,000,001-\$1 billion		
	estimate your assets to be worth?	\$50,001-\$100,000 \$100,001-\$500,000	☐ \$10,000,001-\$50 million ☐ \$50,000,001-\$100 million	□\$1,000,000,001-\$10 billion □\$10,000,000,001-\$50 billion		
	Do Workin	\$500,001-\$300,000	\$100,000,001-\$500 million	☐ More than \$50 billion		
0.	How much do you	\$0-\$50,000	\$1,000,001-\$10 million	\$500,000,001-\$1 billion		
	estimate your liabilities to be?	\$50,001-\$100,000	\$10,000,001-\$50 million	\$1,000,000,001-\$10 billion		
	to be?	☐ \$100,001-\$500,000 ☐ \$500,001-\$1 million	☐ \$50,000,001-\$100 million ☐ \$100,000,001-\$500 million	☐ \$10,000,000,001-\$50 billion ☐ More than \$50 billion		
Par	t 7: Sign Below					
or	you	I have examined this petition, and correct.	I declare under penalty of perjury that the info	rmation provided is true and		
			ter 7, I am aware that I may proceed, if eligible nderstand the relief available under each chap	The state of the s		
			did not pay or agree to pay someone who is rd read the notice required by 11 U.S.C. § 3420			
		I request relief in accordance with	the chapter of title 11, United States Code, sp	ecified in this petition.		
		g .	nent, concealing property, or obtaining money in fines up to \$250,000, or imprisonment for up d 3571.			
		/s/ Raven Monique Nu		ture of Debtor 2		
		· ·	-			
		Executed on03/06/2017	Execu	de de co		

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Debtor 1	Raven	Monique	Nunnally	Case Number (if known)
	First Name	Middle Name	Last Name	

For your attorney, if you are represented by one

if you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

🗶 /s/ Jason A. Kara	Date	Date: 03/07/2017	
Signature of Attorney for Debtor		MM / DD / YYY	Υ
Jason A. Kara			_
Printed name			
Geraci Law L.L.C.			
Firm name		_	
55 E. Monroe St., #3400			
Number Street			
			_
			_
Chicago	IL	60603	_
	IL State	60603 ZIP Code	_
City	State	ZIP Code	_
City	State	ZIP Code	- - racilaw.com
	State		- racilaw.com
City	State	ZIP Code	 racilaw.con

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Fill in this in	formation to ident	ify your case:		
Debtor 1	Raven	Monique	Nunnally	
	First Name	Middle Name	Last Name	
Debtor 2				.
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District of _	ILLINOIS (State)	
Case Number (If known)	ſ			

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1:	Summarize Your Assets	
		Your assets Value of what you own
	le A/B: Property (Official Form 106A/B) y line 55, Total real estate, from Schedule A/B	\$0
1b. Cop	y line 62, Total personal property, from Schedule A/B	\$ 2,286
1c. Cop	y line 63, Total of all property on Schedule A/B	\$ 2,286
Part 2:	Summarize Your Liabilities	
		Your liabilities Amount you owe
	e D: Creditors Who Have Claims Secured by Property (Official Form 106D) y the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$0
	le E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) y the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$0
	y the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$27,434
Part 3:	Summarize Your Liabilities	
	e I: Your Income (Official Form 106I) our combined monthly income from line 12 of Schedule I	\$1,917.24
	e <i>J:</i> Your Expenses (Official Form 106J) our monthly expenses from line 22c of <i>Schedule J</i>	\$1,715.00

Document Raven Monique Case Number (if known) _ Debtor 1 First Name Middle Name Last Name

Part 4:	Answer These Questions for Administrative and Statistical Records						
_	Are you filing for bankruptcy under Chapter 7, 11 or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes						
Your famil	7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.						
	8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14. \$2,310.55						
	e following special categories of claims from Part 4, line 6 of <i>Schedule E/F</i> : art 4 of Schedule E/F, copy the following:	Total claim					
	estic support obligations (Copy line 6a.)	\$_0.00					
9b. Taxe	s and certain other debts you owe the government. (Copy line 6b.)	\$_0.00					
9c. Clain	ns for death or personal injury while you were intoxicated. (Copy line 6c.)	\$_0.00					
9d. Student loans. (Copy line 6f.) \$_0.00							
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)							
9f. Debt	s to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	\$_0.00					
9g. Tota l	I. Add lines 9a through 9f.	\$_0.00					

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Fill in this in	formation to ide	ntify your case and this filing:		0 of 66			
Debtor 1	Raven	Monique	Nunnally				
Debtor 2	First Name	Middle Name	Last Name				
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States	Bankruptcy Court fo	or the : <u>NORTHERN</u> District of <u>II</u>					
Case Number			(State)		_	Check if this is	
Official E	orm 106A	/D			а	ımended filing	
	e A/B: Pr						12/15
ategory where esponsible for ages, write you Part 1:	you think it fits supplying corre ur name and cas Describe Each Re	best. Be as complete and accura	te as possible. If two meeded, attach a separa ery question.		ıally		
No. Yes.	Describe						
	-	portion you own for all of your en					
you have at	tached for Part 1	Write that number here		>			\$0.00
Part 2:	Describe Your Vel	hicles					
you own that so 03. Cars, vans No. Yes. 04. Watercraft Examples: No. Yes.	Describe Describe		ort it on Schedule G: E. cles onal vehicles, other vehicles, snowmobiles, motorcycle	accessories			
	=	2. Write that number here					\$ 0.00
Part 3:	Describe Your Per	rsonal and Household Items					
Do you own or	have any legal	or equitable interest in any of the	e following items?		po Do	rrent value of t rtion you own? not deduct secure exemptions	,
Examples:		nishings iurniture, linens, china, kitchenware					
Yes.	Describe	Furniture, linens, small appliances, ta	ble & chairs, bedroom set		\$1,000	\$	1,000.00
	Televisions and rac electronic devices	dios; audio, video, stereo, and digital ec including cell phones, cameras, media		rs, scanners; music			
Yes.	Describe	Flat screen TV, computer, printer, mu	sic collection, cell phone		\$1,000	\$	1,000.00
	Antiques and figuri	nes; paintings, prints, or other artwork; collections; other collections, memorabi		t objects;			
Yes.	Describe					\$	0.00

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— Document Page 11 of 66 Page Doc 1 Raven Debtor 1

Desc Main

0.00

First Name 09. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No. Yes. Describe..... 0.00 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment No. Yes Describe..... 0.00 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories No. Yes. Describe..... \$100 Everyday clothes, shoes, accessories 100.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No. Describe..... \$100 Everyday iewelry, costume iewelry, watch 100.00 13. Non-farm animals Examples: Dogs, cats, birds, horses Yes. Describe..... 0.00 14. Any other personal and household items you did not already list, including any health aids you did not list Yes. Describe..... books, CDs, DVDs & Family Photos \$50 50.00 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$2,250.00 for Part 3. Write that number here---**Describe Your Financial Assets** Part 4: Do you own or have any legal or equitable interest in any of the following? Current value of the portion you own? Do not deduct secured claims or exemptions 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition No. Yes. Describe..... 0.00 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. No. Describe..... Account Type: Institution name: Yes. **Checking Account** Chase 36.00 36.00 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts No. Yes. Describe..... Institution or issuer name: 0.00 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in

No.

Describe..... Name of Entity and Percent of Ownership:

Debtor 1

Raven

Case 17-07074

No.

No.

Yes.

Yes.

No.

No.

No. Yes.

No.

Money or property owed to you?

Yes. Describe.....

Describe.....

Describe.....

27. Licenses, franchises, and other general intangibles

Yes. Describe..... Issuer name:

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

Yes. Describe..... Institution name or individual:

Describe..... Issuer name and description:

21. Retirement or pension accounts

22. Security deposits and prepayments

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Document Page 12 of Bull Company Company (if known) Desc Main 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. 0.00 Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans Describe..... Type of account and Institution name: 0.00 Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications 0.00 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) 0.00 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. Yes. Describe..... Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): 0.00 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers 0.00 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements 0.00 Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses 0.00 Current value of the portion you own?

		or exemptions	u Ciaiiiis
28. Tax refunds owed to you No. Yes. Describe			
29. Family support		\$	0.00
Examples: Past due or lun	p sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement		
Yes. Describe		\$	0.00
30. Other amounts someor	e owes you		
	disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, paid loans you made to someone else		

Describe.....

0.00

Case 17-07074 Doc 1 Raven Debtor 1

First Name Middle Name

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31.		nsurance polic lealth, disability, o	ies or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance		
	No.		Company Name & Beneficiary:		
	Yes.	Describe		\$	0.00
32.	If you are the		at is due you from someone who has died living trust, expect proceeds from a life insurance policy, or are currently entitled to receive as died.		
	Yes.	Describe		\$	0.00
33.	_	-	res, whether or not you have filed a lawsuit or made a demand for payment ment disputes, insurance claims, or rights to sue		
	Yes.	Describe		\$	0.00
34.	Other conti	ngent and unlic	quidated claims of every nature, including counterclaims of the debtor and rights		
	Yes.	Describe		\$	0.00
35.	Any financi	al assets you d	id not already list		
	No. Yes.	Describe			0.00
				\$	0.00
			of your entries from Part 4, including any entries for pages you have attached er here		\$36.00
	a		iness-Related Property You Own or Have an Interest In. List any real estate in Part 1.		
□ 37.	Do you owr	n or have any le	egal or equitable interest in any business-related property?		
		-			
	No. Yes.	-			
	No.	·		Current value of the portion you own? Do not deduct secure or exemptions	
	No. Yes.		mmissions you already earned	portion you own?	
	No. Yes.			portion you own? Do not deduct secure or exemptions	d claims
38.	No. Yes. Accounts re No. Yes.	eceivable or co Describe pment, furnishi	mmissions you already earned	portion you own? Do not deduct secure	
38.	No. Yes. Accounts re No. Yes.	eceivable or co Describe pment, furnishi Business-related c	mmissions you already earned	portion you own? Do not deduct secure or exemptions	d claims
38.	No. Yes. Accounts re No. Yes. Office equip	eceivable or co Describe pment, furnishi	mmissions you already earned	portion you own? Do not deduct secure or exemptions	d claims
38.	Accounts re No. Yes. Office equiper No. Yes. Machinery,	eceivable or co Describe pment, furnishi Business-related co Describe	mmissions you already earned	portion you own? Do not deduct secure or exemptions	0.00
38.	Accounts re No. Yes. Office equip Examples: E No. Yes.	eceivable or co Describe pment, furnishi Business-related co Describe	mmissions you already earned ngs, and supplies omputers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices	portion you own? Do not deduct secured or exemptions \$	0.00 0.00
38. 39.	No. Yes. Accounts re No. Yes. Office equiperamples: Employing No. Yes. Machinery, No. Yes.	eceivable or co Describe pment, furnishi Business-related c Describe fixtures, equip	mmissions you already earned ngs, and supplies omputers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices	portion you own? Do not deduct secure or exemptions	0.00
38. 39.	No. Yes. Accounts re No. Yes. Office equiperamples: Employs: Emp	eceivable or co Describe pment, furnishi Business-related c Describe fixtures, equip	mmissions you already earned ngs, and supplies omputers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices	portion you own? Do not deduct secured or exemptions \$	0.00 0.00
38. 39. 40.	No. Yes. Accounts realized No. Yes. Office equiperation No. Yes. Machinery, No. Yes. Inventory No. Yes.	Describe Describe Describe fixtures, equip Describe	mmissions you already earned ngs, and supplies omputers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices ment, supplies you use in business, and tools of your trade	portion you own? Do not deduct secured or exemptions \$	0.00 0.00
38. 39. 40.	No. Yes. Accounts realized No. Yes. Office equiperation No. Yes. Machinery, No. Yes. Inventory No. Yes.	Describe pment, furnishi Business-related c Describe fixtures, equip	mmissions you already earned ngs, and supplies omputers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices	portion you own? Do not deduct secure or exemptions \$ \$	0.00 0.00
38. 39. 40.	No. Yes. Accounts re No. Yes. Office equiperate No. Yes. Machinery, No. Yes. Inventory No. Yes.	Describe pment, furnishi Business-related c Describe fixtures, equip	mmissions you already earned ngs, and supplies omputers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices ment, supplies you use in business, and tools of your trade	portion you own? Do not deduct secure or exemptions \$ \$	0.00 0.00
38. 39. 40.	No. Yes. Accounts remained by No. Yes. Office equiperate by No. Yes. Machinery, No. Yes. Inventory No. Yes. Interests in No. Yes.	Describe Describe pment, furnishi Business-related c Describe fixtures, equipa Describe Describe partnerships of	mmissions you already earned ngs, and supplies omputers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices ment, supplies you use in business, and tools of your trade	portion you own? Do not deduct secure or exemptions \$ \$	0.00 0.00
38. 39. 40.	No. Yes. Accounts re No. Yes. Office equiperation of the second of the	Describe Describe pment, furnishi Business-related c Describe fixtures, equipa Describe Describe partnerships of	mmissions you already earned ngs, and supplies omputers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices ment, supplies you use in business, and tools of your trade or joint ventures Name of Entity and Percent of Ownership:	portion you own? Do not deduct secure or exemptions \$ \$	0.00 0.00

Debtor 1 Raven Case 17-07074 Doc 1 Filed 03/08/17 Entered 03/08/17 09:03:17 Desc Main Plant Name Last Name Page 14 of 66

44. Any business-related property you did not already list No.	
Yes. Describe	\$0.00
45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached for Part 5. Write that number here	\$ 0.00
Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1.	'
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No.	
Yes. Describe 47. Farm animals	\$0.00
Examples: Livestock, poultry, farm-raised fish No.	
Yes. Describe 48. Crops—either growing or harvested	\$0.00
No. Yes. Describe	1
49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade	\$0.00
No. Yes. Describe	\$ 0.00
50. Farm and fishing supplies, chemicals, and feed No.	\$ <u>0:0</u> 0
Yes. Describe	\$ <u> </u>
51. Any farm- and commercial fishing-related property you did not already list No.	1
Yes. Describe	\$0.00
52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached for Part 6. Write that number here>	\$0.00
Describe All Property You Own or Have an Interest in That You Did Not List Above	
53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership	
Yes. Describe	\$0.00
54. Add the dollar value of all of your entries from Part 7. Write that number here>	\$0.00

Raven

Desc Main

Debtor 1

Case 17-07074 Doc 1 Filed 03/08/17 Entered 03/08/17 09:03:17 Document Page 15 of 66 Post Company Pag

Part 8: List the Totals of Each Part of this Form		
55. Part 1: Total real estate, line 2		\$ 0.00
56. Part 2: Total vehicles, line 5	\$ 0.00	
57. Part 3: Total personal and household items, line 15	\$ 2,250.00	
58. Part 4: Total financial assets, line 36	\$ 36.00	
59. Part 5: Total business-related property, line 45	\$ 0.00	
60. Part 6: Total farm- and fishing-related property, line 52	\$ 0.00	
61. Part 7: Total other property not listed, line 54	\$ 0.00	
62. Total personal property. Add lines 56 through 61	\$ 2,286.00	\$ 2,286.00
63. Total of all property on Schedule A/B. Add line 55 + line 62		\$2,286.00

Page 6 of 6 Official Form 106A/B Record # 704794 Schedule A/B: Property

Fill in this in	Fill in this information to identify your case:					
Debtor 1	Raven	Monique	Nunnally			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District of _	ILLINOIS (State)			
Case Number	r		_			
(If known)						

Official Form 106C

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

	fy the Property You Claim as Exempt					
	emptions are you claiming? Check		,			
=	ming state and federal nonbankrupto		§ 522(b)(3)			
You are clair	ming federal exemptions. 11 U.S.C.	§ 522(b)(2)				
2. For any propert	y you list on <i>Schedule A/B</i> that yo	u claim as exempt, fill in t	he information below.			
	on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption		
		Copy the value from Schedule A/B	Check only one box for each exemption			
Brief description:	Furniture, linens, small appliances, table & chairs, bedroom set	\$_1,000	\$	735 ILCS 5/12-1001(b) - \$1,000.00		
Line from Schedule A/B:	<u>06</u>		100% of fair market value, up to any applicable statutory limit			
Brief description:	Flat screen TV, computer, printer, music collection, cell phone	\$_1,000	_ \$	735 ILCS 5/12-1001(b) - \$1,000.00		
Line from Schedule A/B:	07		100% of fair market value, up to any applicable statutory limit			
Brief description:	Everyday clothes, shoes, accessories	<u>\$_100</u>	_ \$	735 ILCS 5/12-1001(a),(e) - \$100.00		
Line from Schedule A/B:	11		100% of fair market value, up to any applicable statutory limit			
Brief description:	Everyday jewelry, costume jewelry, watch	\$ <u>100</u>		735 ILCS 5/12-1001(a),(e) - \$100.00		
Line from Schedule A/B:	12		100% of fair market value, up to any applicable statutory limit			
Official Form 106C Record # 704794 Schedule C: The Property You Claim as Exempt Page 1 of 2						

Debtor 1 Raven Monique Document Page 17 of 66 Case Number (if known)

Last Name

Middle Name

Additional Page Part 2: Brief description of the property and line on Current value of the Amount of the exemption you claim Specific laws that allow exemption portion you own Schedule A/B that lists this property Copy the value from Check only one box for each exemption Schedule A/B Brief 735 ILCS 5/12-1001(a) - \$50.00 books, CDs, DVDs & Family \$ 50 description: Photos Line from 100% of fair market value, up to 14 Schedule A/B: any applicable statutory limit 735 ILCS 5/12-1001(b) - \$36.00 Checking Account, Chase, 36.00 Brief 36 description: Line from 100% of fair market value, up to any applicable statutory limit Schedule A/B: 3. Are you claiming a homestead exemption of more than \$155,675? (Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment.) Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case? ☐ Yes. 704794 Official Form 106C Record # Schedule C: The Property You Claim as Exempt Page 2 of 2

Fil	l in this in	Caso 17 formation to identi		ilad 02/08/17	Entered 03 8 of 6	/08/17 09:03: 66	:17	Desc Main	
De	ebtor 1	Raven First Name	Monique Middle Name	Nunnally Last Name					
	ebtor 2	First Name	Middle Name	Last Name					
Ca (If	ase Number fknown)		the : <u>NORTHERN</u> District of <u>II</u>	(State)				Check if this amended fill	
			s Who Have Claims	s Secured by F	Property				12/15
inforn additi	nation. If ronal page o any cre No. Ch	nore space is need s, write your name ditors have claims	ossible. If two married people led, copy the Additional Page, and case number (if known). secured by your property? Ibmit this form to the court with yout people.	fill it out, number the e	ntries, and attach it	to this form. On the t	op of any	•	
2.	List all se for each cl	aim. If more than o	reditor has more than one secu one creditor has a particular clain claims in alphabetical order acco	m, list the other creditors	s in Part 2.	Column A Amount of o Do not deducted to the collaboration of collaborati	t the	Column A Value of collateral that supports this claim	Column C Unsecured portion If any

	Caso 17		1 Filad 02/09/17	Entered 03/08/17 09:03	3:17	Desc Main	1
Fill in this	s information to identi	fy your case:		9 of 66			
Debtor 1	Raven	Monique	Nunnally				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filir	ng) First Name	Middle Name	Last Name				
United Sta	ates Bankruptcy Court for	the : <u>NORTHERN</u> Dis	strict of <u>ILLINOIS</u>				
			(State)			☐ Check i	if this is an
Case Num (If known)	nber					amende	
Jeti o i o l	Form 106F/F	_				amenae	od illing
Jiliciai	Form 106E/F	_					
<u>chedu</u>	le E/F: Credite	ors Who Have	Unsecured Claims	ì			12/15
ist the othe /B: Propert reditors wit eeded, cop	er party to any executory (Official Form 106A th partially secured clary the Part you need, fi dditional pages, write	ory contracts or unexp /B) and on <i>Schedule G</i> aims that are listed in a	ired leases that could result in Executory Contracts and Une Schedule D: Creditors Who Hantries in the boxes on the left. A number (if known).	is and Part 2 for creditors with NONPRI a claim. Also list executory contracts of expired Leases (Official Form 106G). Do we Claims Secured by Property. If more Attach the Continuation Page to this pa	on S <i>chedu</i> o not inclu e space is	<i>ul</i> e ude any s	
1 Do any	creditors have priority	unsecured claims ag	ainst vou?				
_		diiscoured cidiiiis ag	umst you.				
=	Go to Part 2.						
∐ Yes.							
each cla nonprior unsecur	aim listed, identify what rity amounts. As much red claims, fill out the C	type of claim it is. If a case possible, list the claic continuation Page of Pa	claim has both priority and nonpr ims in alphabetical order accordi	secured claim, list the creditor separately iority amounts, list that claim here and sl ng to the creditor's name. If you have mo olds a particular claim, list the other credi	how both pore than tw	priority and wo priority	
(i oi aii	explanation of each typ	oc or claim, see the mai		·	tal claim	Priority	Nonpriority
	.					amount	amount
Part 2:	List All of Your NON	PRIORITY Unsecured Ci	laims				
3. Do any (creditors have nonpri	ority unsecured claims	s against you?				
No.	You have nothing to re	eport in this part. Subm	nit this form to the court with you	r other schedules.			
Yes.							
nonprior included	rity unsecured claim, lis	st the creditor separatel none creditor holds a pa	ly for each claim. For each claim	or who holds each claim. If a creditor ha listed, identify what type of claim it is. Do itors in Part 3.If you have more than thre	o not list cl	laims already	
4 1 Adva	antage Cash Services		Last 4 digits of account number				Total claim \$ 250.00
Credit	or's Name Box 50191		When was the debt incurred?				·
Numb			Then was the assembariou.				
			As of the date you file, the claim	is: Check all that apply			
			Contingent	Ter eneskall diacapp.y.			
	homa City	OK 73101	Unliquidated				
City Who ov	wes the debt? Check one	State Zip Code e.	Disputed				
	tor 1 only		_				
=	tor 2 only		Type of NONPRIORITY unsecure	ed claim:			
=	tor 1 and Debtor 2 only		Student loans				
=	east one of the debtors an	d another	Obligations arising out of a sepa	ration agreement or divorce			
=	eck if this claim relates		that you did not report as priority				
con	nmunity debt		Debts to pension or profit-sharin	g plans, and other similar debts			
	claim subject to offest?		_				
No			Other. Specify PayDay Loa	<u>n</u>			
Yes							

Doc 1 Filed 03/08/17 Entered 03/08/17 09:03:17 Desc Main Case 17-07074 Page 20 of 66 Case Number (if known) **Document** Raven Monique Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim**

4.2	Americash Loans	Last 4 digits of account number	\$ <u>300.00</u>
	Creditor's Name		
	848 N Rt 59	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Aurora IL 60504	Contingent	
	City State Zip Code	Unliquidated	
١ ١	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
l ¦	s the claim subject to offest?		
	No No	Other. Specify PayDay Loan	
12	Yes Arnold Scott Harris PC	Last 4 digits of account number	\$ 230.00
4.3	Creditor's Name	Last 4 digits of account number	·
	111 W Jackson Blvd Ste 600	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Chicago IL 60604	☐ Unliquidated	
١,	City State Zip Code Who owes the debt? Check one.	Disputed	
l ì	¬		
	Debtor 1 only	Ture of NONDRIGHTY unconvend alsies	
l ¦	Debtor 2 and Debtor 2 and	Type of NONPRIORITY unsecured claim: Student loans	
	Debtor 1 and Debtor 2 only At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	=	that you did not report as priority claims	
'	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
1	s the claim subject to offest?		
	No	Other. Specify Collecting for Creditor	
	Yes		
4.4	Arnold Scott Harris PC	Last 4 digits of account number	\$ <u>299.00</u>
	Creditor's Name 111 W Jackson Blvd Ste 600	When was the debt incurred?	
		when was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Chicago IL 60604	Contingent	
	City State Zip Code	Unliquidated	
١ ١	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
'	s the claim subject to offest?	Callastina for Conditor	
	No Yes	Other. Specify Collecting for Creditor	
	169		

Debtor 1 Raven Monique Document Page 21 of 66 Case Number (if known)

Your NONPRIORITY Unsecured Claims - Continuation Page

After I	isting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
	Aurora Emergency Assoc LTD	Lock Addition of a county and a county	\$ 598.00
4.5	Creditor's Name	Last 4 digits of account number	<u> </u>
	PO Box 12907	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Norfolk VA 23541	Unliquidated	
	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	ls the claim subject to offest?		
	No	Other. Specify Medical Debt	
	Yes		÷ 500 00
4.6	Aurora Emergency Associates	Last 4 digits of account number	\$ <u>598.00</u>
	Creditor's Name PO Box 740023	When was the debt incurred?	
	Number Street		
	Nambol Casos.		
		As of the date you file, the claim is: Check all that apply.	
	Cincinnati OH 45274	Contingent	
	City State Zip Code	Unliquidated	
'	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	☐ Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No	Other. Specify Medical Debt	
	Yes	Other. Specify	
4.7	Baker & Miller, PC	Last 4 digits of account number	\$ <u>0.00</u>
	Creditor's Name		
	29 N. Wacker Dr., 5th floor	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Oktobra	Contingent	
	Chicago IL 60606	Unliquidated	
-	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	■ No	Other. Specify Collecting for Creditor	
	Yes		

		Case 17-07074	Doc 1	Filed 03/08/17	Entered 03/08/17 09:03:17	Desc Main	
Debtor	1 Raven	Moniqu	ıe	<mark>R</mark> զբլյment	Page 22 of 66 Case Number (if known)		
	First Name	Middle Na	me	Last Name			-
Par	4 2r Your	NONPRIORITY Unsecured C	laime - Continu	ation Page			
After li	sting any e	ntries on this page, numbe	r them beginn	ing with 4.4, followed by 4.	5, and so forth.		Total Clair
4.8	Biehl & Bie	ehl	La	est 4 digits of account number	er		\$ 45.00
7.0	Creditor's Nan	ne			·		
	PO Box 87	7410	w	hen was the debt incurred?			
	Number	Street					
			As	s of the date you file, the clai	m is: Check all that apply		
				Contingent	er eneskall tilat apply.		
	Carol Stream	am IL 6018	38 📙	Unliquidated			
	City	State Zip 0	Code	Disputed			
\ \ \	_	e debt? Check one.	_	Disputed			
ļ	Debtor 1 o	nly					
	Debtor 2 o	nly	<u>Ty</u>	pe of NONPRIORITY unsecu	red claim:		
[Debtor 1 a	nd Debtor 2 only	<u> </u>	Student loans			
[At least on	e of the debtors and another	L	Obligations arising out of a sep	paration agreement or divorce		
[Check if t	his claim relates to a		that you did not report as prior	ity claims		
"	communi	•		Debts to pension or profit-shar	ing plans, and other similar debts		
!	s the claim s	subject to offest?					
	No			Other. Specify Credit Card	d or Credit Use		
	Yes	10					100.00
4.9		anagement Services	La	st 4 digits of account number	er		\$ 138.00
	Creditor's Nan			h			
	726 Excha	inge St., Ste. 700	w	hen was the debt incurred?			

Number Street As of the date you file, the claim is: Check all that apply. Contingent Buffalo NY 14210 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify Debt Owed Yes Chad Hayward \$ 0.00 Last 4 digits of account number 4.10 Creditor's Name 205 W Randolph, Ste 1310 When was the debt incurred? Street Number As of the date you file, the claim is: Check all that apply. Contingent Chicago 60606 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Attorney's Fees & Notice

Record # 704794

Case 17-07074 Doc 1 Filed 03/08/17 Entered 03/08/17 09:03:17 Desc Main Page 23 of 66 Case Number (if known) **Document** Raven Monique Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page

After li	isting any entries on this page, number them be	ginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.11	Comcast	Last 4 digits of account number	\$ 449.00
	Creditor's Name	<u> </u>	
	PO Box 3002	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Southeastern PA 19398	Unliquidated	
١,	City State Zip Code	Disputed	
``i	Who owes the debt? Check one.		
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
!	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
Ι.	community debt s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
l i	No	Para a real Hillity Bills/Collular Sarvice	
l i	Yes	Other. SpecifyUtility Bills/Cellular Service	
4.12	Commonwealth Edison	Last 4 digits of account number	\$ 1,202.00
7.12	Creditor's Name		•
	3 Lincoln Center 4th Floor	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	· · · · · · · · · · · · · · · · · · ·		
	Oakbrook Terrace IL 60181	Contingent	
	City State Zip Code	Unliquidated	
'	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?	_	
	No □	Other. Specify Utility Bills/Cellular Service	
4.40	Yes ER Solutions	Look A divite of account number	\$ 967.00
4.13	Creditor's Name	Last 4 digits of account number	φ <u>σσγ.σσ</u>
	PO Box 9004	When was the debt incurred?	
	Number Street		
		As of the date was file the alaim in Charlett Hitertands	
		As of the date you file, the claim is: Check all that apply.	
	Renton WA 98057-9004	Contingent	
	City State Zip Code	Unliquidated	
'	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
l i	Check if this claim relates to a	that you did not report as priority claims	
Ι.	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?		
	No	Other. Specify Debt Owed	
	Yes		

Doc 1 Filed 03/08/17 Entered 03/08/17 09:03:17 Desc Main Case 17-07074 Page 24 of 66 Case Number (if known) Document Monique Raven Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Illinois State Toll Hwy Auth Last 4 digits of account number _ Creditor's Name 2700 Ogden Ave When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent 60515-1703 **Downers Grove** IL Unliquidated State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Fines Yes Illinois Title Loans **\$** 463.00 Last 4 digits of account number 4.15 Creditor's Name 227 South Lincolnway When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent North Aurora 60542 IL Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only

\$ 10,000.00 Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify Personal Loan Yes LVNV Funding LLC \$ 788.00 Last 4 digits of account number 4.16 Creditor's Name PO Box 10584 When was the debt incurred? Street Number As of the date you file, the claim is: Check all that apply. Contingent Greenville 29603 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify ___Credit Card or Credit Use

Official Form 106E/F

Part 2:	Your	NONPRIORITY Unsecured Cla	ims - Continua	ation Page		
	First Name	Middle Name		Last Name		
Debtor 1	Raven	Monique	!	<u> </u>	Page 25 of 66	
		Case 17-07074	DOC T	Filea 03/08/17	Entered 03/08/17 09:03:17	Desc Main

After I	isting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.17	Microbilt Collection	Last 4 digits of account number	\$ <u>350.00</u>
	Creditor's Name		
	1640 Airport Rd NW Ste 1	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Kennesaw GA 30144	Unliquidated	
	City State Zip Code		
'	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
'	community debt	Debts to pension or profit-sharing plans, and other similar debts	
!	s the claim subject to offest?		
	No	Other. Specify PayDay Loan	
	Yes		
4.18	Nicor Gas	Last 4 digits of account number	<u>\$ 600.00</u>
	Creditor's Name		
	PO Box 549	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Aurora IL 60507	Unliquidated	
Ι,	City State Zip Code Who owes the debt? Check one.	Disputed	
	¬		
	Debtor 1 only	T (NONDONE)	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
Ι.	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?		
	No	Other. Specify Utility Bills/Cellular Service	
140	Yes Old Second National Bank	Lost A digita of account number	\$ 300.00
4.19	Creditor's Name	Last 4 digits of account number	Ψ_000.00
	37 S. River Street	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Aurora IL 60507	Contingent	
	City State Zip Code	Unliquidated	
1	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
i	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?		
	No	Other. Specify Credit Card or Credit Use	
	Yes		

Part 2:	First Name	Middle Name	ima Cantinua	Last Name	, ,	
Debtor 1	Raven	Monique		Document	Page 26 of 66 Case Number (if known)	
		Case 17-07074	Doc 1			Desc Main

After listing any entries on this page, number them	beginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.20 PayDay Loan Store of IL	Last 4 digits of account number	\$ 428.00
Creditor's Name	<u>———</u>	
902A N Lake St	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Aurora IL 60506	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	that you did not report as priority claims	
Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	Dobbe to periodit of profit dialing plane, and date diffinal dobbe	
No	Other. Specify PayDay Loan	
Yes	Outor. Opcomy	
4.21 Praxis Financial Solutions	Last 4 digits of account number	<u>\$_255.00</u>
Creditor's Name		
7301 N Lincoln Ave, Ste 220	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Lincolnwood IL 60712	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
 	Student loans	
Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce	
At least one of the debtors and another	that you did not report as priority claims	
Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	Debts to pension of profit-sharing plans, and outer similar debts	
No	Other. Specify Credit Card or Credit Use	
Yes	Culor. Opcomy	
4.22 Presence Health	Last 4 digits of account number	\$ <u>1,785.00</u>
Creditor's Name		
62314 Collections Center Dr.	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Chicago IL 60693	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
 		
Debtor 1 and Debtor 2 only At least one of the debtors and another	Student loans Obligations grising out of a constration careement or diverse.	
	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a community debt	that you did not report as priority claims	
Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
No	Other. Specify Medical Debt	
Yes	Guidi. Opedity	

		Case 11-01014	DOC I		Lillered 03/00/17 03.03.17	
Debtor 1	Raven	Monique		Ա զբայուent	Page 27 of 66 Case Number (if known)	
	First Name	Middle Name		Last Name		

Your NONPRIORITY Unsecured Claims - Continuation Page

After li	sting any entries on this page, number them be	ginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.23	Secretary of State	Last 4 digits of account number	\$ 0.00
7.23	Creditor's Name		
	2701 S. Dirksen Pkwy.	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Corinatiold II 62722	Contingent	
	Springfield IL 62723	Unliquidated	
v	City State Zip Code Vho owes the debt? Check one.	Disputed	
İ	Debtor 1 only		
	╡ ′		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	☐ Student loans	
<u> </u>	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?		
	No	Other. Specify Notice Only	
	Yes		. 405.00
4.24	Security Finance	Last 4 digits of account number	\$ <u>405.00</u>
	Creditor's Name	NVI (1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	
	347 E Indian Trail	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Aurora IL 60505	Unliquidated	
l	City State Zip Code	☐ Disputed	
Y	Vho owes the debt? Check one.	Disputed	
<u> </u>	Debtor 1 only		
<u> </u>	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Ī	Check if this claim relates to a	that you did not report as priority claims	
-	community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls ls	s the claim subject to offest?	_	
	No	Other. Specify Personal Loan	
	Yes	· · · · · · · · · · · · · · · · · · ·	
4.25	Security Finance Central	Last 4 digits of account number	\$ 202.00
	Creditor's Name		
	PO Box 1893	When was the debt incurred?	
1	Number Street		
		As of the date you file, the claim is: Check all that apply.	
1		Contingent	
	Spartanburg SC 29304		
	City State Zip Code	Unliquidated	
v	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Ī	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
1 -	community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls	s the claim subject to offest?	5556 to perioder of profit originity plane, and other similar dobte	
1 1	No	Other. Specify	
	Yes	оша. эреспу	

Doc 1 Filed 03/08/17 Entered 03/08/17 09:03:17 Desc Main Case 17-07074 Page 28 of 66 Case Number (if known) **Document** Raven Monique Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Speedy CASH 182 \$ 2,479.00 Last 4 digits of account number ___ Creditor's Name 2015-2016 7330 W 33Rd St N Ste 118 When was the debt incurred?

	7000 W 0014 011 010 110		
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Wichita KS 672	Contingent 05	
	City State Zip 0	Orde	
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	= '	Student loans	
	Debtor 1 and Debtor 2 only		
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	_	
	No	Other. Specify Collecting for Creditor	
	Yes		. 007.00
4.27	Sprint	Last 4 digits of account number	<u>\$ 967.00</u>
	Creditor's Name	100	
	PO Box 7949	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Overland Park KS 662		
	City State Zip 0		
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	☐ Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	ls the claim subject to offest?	-	
	No	Other. Specify Utility Bills/Cellular Service	
	Yes		
4.28	TCF National Bank	Last 4 digits of account number	\$ <u>448.00</u>
	Creditor's Name		
	PO Box 15137	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Wilmington DE 198	86-5137	
	City State Zip 0	Code Unliquidated	
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	=	that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	= -3.6 to position of profit officing plants, and sallot offinial doubt	
	No	Other. Specify Credit Card or Credit Use	
	Yes	Suitor, Opposity	

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Doc 1 Filed 03/08/17 Entered 03/08/17 09:03:17 Desc Main Case 17-07074 Page 29 of 66 Case Number (if known) **Document** Raven Monique Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page

After li	sting any entries on this page, number them be	ginning with 4.4, followed by 4.5, and so forth.	I otal Claim
4.29	Tiburon Financial, L.L.C.	Last 4 digits of account number	\$ _138.00
	Creditor's Name	When you the debter your 10	
	PO Box 770	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Boystown NE 68010	Contingent	
	City State Zip Code	Unliquidated	
<u> </u>	Who owes the debt? Check one.	Disputed	
[Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
[Debtor 1 and Debtor 2 only	Student loans	
[At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
l .	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest? No	Outlies the offer Outlittee	
	Yes	Other. Specify Collecting for Creditor	
4.30	Unique National Collections	Last 4 digits of account number	\$ 121.00
7.00	Creditor's Name		•
	119 E. Maple St.	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Jeffersonville IN 47130-3439	Unliquidated	
١.,	City State Zip Code	Disputed	
'	Vho owes the debt? Check one.		
	Debtor 1 only	T (MONDPIODITY)	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans Obligations arising out of a separation agreement or divorce	
	At least one of the debtors and another	that you did not report as priority claims	
L	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls	s the claim subject to offest?	Dobbe to periotori of profit ordining plane, and early similar dobbe	
	No	Other. Specify Credit Card or Credit Use	
	Yes		
4.31	US Cellular	Last 4 digits of account number	\$ 1,764.00
	Creditor's Name	W	
	PO Box 7835	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Madison WI 53707-7835	Contingent	
	City State Zip Code	Unliquidated	
_ v	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
[At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Ē	Check if this claim relates to a	that you did not report as priority claims	
"	community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls	s the claim subject to offest?		
	No	Other. Specify Utility Bills/Cellular Service	
	Yes		

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After listing any entries on this page, number them		
4.32 Weinstein & Riley PS	Last 4 digits of account number	\$ <u>435.00</u>
Creditor's Name		
2001 Western Ave Ste 400	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Seattle WA 98121	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Attorney's Fees & Notice	
Yes		400.00
4.33 William G Sokol, Esq. LLC	Last 4 digits of account number	\$ 430.00
Creditor's Name 900 12th St, Ste A-11		
	When was the debt incurred?	
	When was the debt incurred?	
Number Street		
	When was the debt incurred? As of the date you file, the claim is: Check all that apply.	
Number Street		
Number Street Braddock NJ 08037	As of the date you file, the claim is: Check all that apply.	
Number Street	As of the date you file, the claim is: Check all that apply. Contingent	
Number Street Braddock NJ 08037 City State Zip Code	As of the date you file, the claim is: Check all that apply. Contingent Unliquidated	
Number Street Braddock NJ 08037 City State Zip Code Who owes the debt? Check one.	As of the date you file, the claim is: Check all that apply. Contingent Unliquidated	
Braddock NJ 08037 City State Zip Code Who owes the debt? Check one.	As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed	
Braddock NJ 08037 City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only	As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim:	
Braddock NJ 08037 City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only At least one of the debtors and another	As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans	
Braddock NJ 08037 City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce	
Braddock City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only Debtor 2 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a	As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
Braddock City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt	As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims	

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List Others to Be Notified for a Debt That You Already Listed 5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page. J.C. Christensen & Associates On which entry in Part 1 or Part 2 list the original creditor? Name PO Box 519 Part 1: Creditors with Priority Unsecured Claims Line 6 of (Check one): Part 2: Creditors with Nonpriority Unsecured Claims Number Sauk Rapids MN 56379-0519 Last 4 digits of account number ____ ___ State Zip Code LTD Commodities Inc. On which entry in Part 1 or Part 2 list the original creditor? Name PO Box 702 Line 7 of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims Number Street Bannockburn IL 60015-070 Last 4 digits of account number _____ State Zip Code Credit Management, Inc. On which entry in Part 1 or Part 2 list the original creditor? Line 10 of (Check one): Part 1: Creditors with Priority Unsecured Claims 4200 International Pkwy. Part 2: Creditors with Nonpriority Unsecured Claims Number Carrollton TX 75007-190 Last 4 digits of account number ____ _____ City State Zip Code CBCS On which entry in Part 1 or Part 2 list the original creditor? Line 11 of (Check one): Part 1: Creditors with Priority Unsecured Claims PO Box 2589 Part 2: Creditors with Nonpriority Unsecured Claims Street Number Columbus OH 43216 Last 4 digits of account number ____ ___ ___ State Zip Code Resurgent Capital Services LP On which entry in Part 1 or Part 2 list the original creditor? Part 1: Creditors with Priority Unsecured Claims Line 15 of (Check one): PO Box 10826 Part 2: Creditors with Nonpriority Unsecured Claims Number Street SC 29603 Last 4 digits of account number _____ City State Zip Code Financial Recovery Services On which entry in Part 1 or Part 2 list the original creditor? Name Line 15 of (Check one): Part 1: Creditors with Priority Unsecured Claims PO Box 385908 Part 2: Creditors with Nonpriority Unsecured Claims Number Street

Minneapolis

Official Form 106E/F

MN 55438-590

State Zip Code

Last 4 digits of account number

First Name	Middle Name	Last Name		
American Infosource		_	On which entry in Part 1 or Part 2	list the original creditor?
Name PO Box 248872			Line 21 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number Street		-		Part 2: Creditors with Nonpriority Unsecured Claims
Oklahoma City	OK	73124	Last 4 digits of account number _	
City	State Zip C	code		
Millennium Credit Consultants		_	On which entry in Part 1 or Part 2	list the original creditor?
Name PO Box 18160			Line 27 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number Street		-		Part 2: Creditors with Nonpriority Unsecured Claims
West St. Paul	MN	55118	Last 4 digits of account number _	
City	State Zip C	- Code		
Portfolio Recovery Assoc.			On which entry in Part 1 or Part 2	list the original creditor?
Name 120 Corporate Blvd., Ste. 100			Line 30 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number Street		-		Part 2: Creditors with Nonpriority Unsecured Claims
Norfolk	VA	23502	Last 4 digits of account number _	
City	State Zip C	- Code		
National Credit Adjusters			On which entry in Part 1 or Part 2	list the original creditor?
Name PO Box 3023		-	Line 32 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number Street		-		Part 2: Creditors with Nonpriority Unsecured Claims
327 W. 4th Street		-		
Hutchinson	KS	67504	Last 4 digits of account number _	<u> </u>
City	State Zip C	code		

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Raven Debtor 1

Monique

Document

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27,434.00

Schedule E/F: Creditors Who Have Unsecured Claims

Add the Amounts for Each Type of Unsecured Claim

6.	Total the amounts of certain types of unsecured claims.	This information is for statistical reporting purposes only. 28 U.S.C. § 159.
	Add the amounts for each type of unsecured claim.	
		Total claim

			Total claim	
Total claims from Part 1	6a. Domestic support obligations	6a.	\$	0.00
	6b. Taxes and Certain other debts you owe the government	6b.	\$	0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$	0.00
	6e. Total. Add lines 6a through 6d.	6e.	\$	0.00
			Total claim	
Total claims from Part 2	6f. Student loans	6f.	\$	0.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$	0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	0.00
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$ 27,43	34.00

6j. Total. Add lines 6f through 6i.

		Caso 17	07074 Doc 1 - [-ilod 02/09/17 □	ptored 03/08/17 09:03:17	Desc Main
Fill	in this in	formation to identi			4 of 66	
De	btor 1	Raven	Monique	Nunnally		
De	btor 2	First Name	Middle Name	Last Name		
	ouse, if filing)	First Name	Middle Name	Last Name		
Un	ited States	Bankruptcy Court for t	he : <u>NORTHERN</u> District of _			
	se Number			(State)		Check if this is an
	known)	1000				amended filing
		orm 106G				12/1:
Be as inform addition 1. D	complete nation. If n onal pages o you hav No. Ch Yes. Fill	and accurate as ponore space is need so, write your name e any executory coeck this box and su	led, copy the additional page, and case number (if known). ontracts or unexpired leases? It is form to the court with ation below even if the contract	e are filing together, both are fill it out, number the entries your other schedules. You hat ts or leases are listed in Sche	equally responsible for supplying correct s, and attach it to this page. On the top of a ave nothing else to report on this form. Edule A/B: Property (Official Form 106A/B)	iny
ex		nt, vehicle lease, c			n booklet for more examples of executory co	
F	Person or	company with who	om you have the contract or I	ease	State what the contract or leas	e is for
2.1						
	Name					
	Number	Street				
	City		State Zip	Code		
2.2						
	Name					
	Number	Street		_		
	City		State Zip	Code		
2.3						
	Name					
	Number	Street				
	City		State Zip	Code		
2.4						
2.7	Name					
	Number	Street				
	City		State Zip	Code		
2.5						
	Name					
	Number	Street				
	City		State Zip	Code		

Official Form 106G

Fill in this information to identify your case:				
Debtor 1	Raven	Monique	Nunnally	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court for	r the : <u>NORTHERN</u> District of <u>l</u>		
Case Number	r		(State)	
(If known)				

Official Form 106H

Schedule H: Your Codebtors 12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

any Additional Pages, write your name and case number (if known). Answer every question.									
Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)									
	■ No. □ Yes								
	2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Lousiiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)								
	No. Go to line 3.								
	Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?								
	_	which community state or territor	y did you live?	Fill in the	e name and current address of that person.				
	Name of yo	our spouse, former spouse or legal equivale	nt						
	Number	Street							
	City		State	Zip Code					
s	-	icial Form 106D), Schedule E/F (' Schedule G to fill out Column : Ir codebtor	•		Column 2: The creditor to whom you owe the debt Check all schedules that apply:				
3.1	·				Schedule D, line				
	Name				Schedule E/F, line				
	Number	Street			Schedule G, line				
	City		State	Zip Code					
3.2					Schedule D, line				
	Name				Schedule E/F, line				
	Number	Street			Schedule G, line				
	City		State	Zip Code					
3.3					Schedule D, line				
	Name				Schedule E/F, line				
	Number	Street			Schedule G, line				
	City		State	Zip Code					

			XXX.11111	nuc. Su oi	00		
Fill in this in	formation to ident	tify your case:					
Debtor 1	Raven	Monique	Nunnally	_			
	First Name	Middle Name	Last Name				
Debtor 2				_			
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States	Bankruptov Court for	the: NORTHERN DISTRICT O	F II I INOIS				
Office Otates	Barikraptoy Court for	uic. Northierar biorraor o	T ILLII VOIO				
	r		_		Check if the	nis is:	
(If known)					An a	mended filing	
					A su	pplement showing	oost-p
						ter 13 income as o	

Official Form 106I

etition chapter 13 income as of the following date:

MM / DD / YYYY

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Debtor 2 or non-filing spouse								
Part 2: Give Details About Monthly Income								
Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated. If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.								

Official Form 106I Record # 704794 Schedule I: Your Income Page 1 of 2 Case 17-07074 Filed 03/08/17 Entered 03/08/17 09:03:17 Desc Main Doc 1 Page 37 of 66

Document Raven Monique Debtor 1 Case Number (if known)

Last Name

First Name

Middle Name

				For Debtor 1		or Debtor 2 or on-filing spouse		
	Сору	r line 4 here	4.	\$2,310.55		\$0.00		
5. L	ist all	payroll deductions:						
	5a. T	ax, Medicare, and Social Security deductions	5a.	\$324.00		\$0.00		
	5b. N	landatory contributions for retirement plans	5b.	\$0.00		\$0.00		
	5c. V	oluntary contributions for retirement plans	5c.	\$69.31		\$0.00		
	5d. F	Required repayments of retirement fund loans	5d.	\$0.00		\$0.00		
	5e. lı	nsurance	5e.	\$0.00		\$0.00		
	5f. C	Omestic support obligations	5f.	\$0.00		\$0.00		
	5g. L	Inion dues	5g.	\$0.00		\$0.00		
	5h. C	Other deductions. Specify:	5h.	\$0.00		\$0.00		
6. A	dd the	payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$393.32	_	\$0.00		
7. C a	alcula	te total monthly take-home pay. Subtract line 6 from line 4.	7.	\$1,917.24		\$0.00		
8. Li	st all	other income regularly received:		·	_			
	8a.	Net income from rental property and from operating a business,						
		profession, or farm						
		Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total						
		monthly net income.	8a.	\$0.00		\$0.00		
	8b.	Interest and dividends	8b.	\$0.00		\$0.00		
	8c.	Family support payments that you, a non-filing spouse, or a	8c.	\$ 0.00		\$ 0.00		
		dependent regularly receive						
		Include alimony, spousal support, child support, maintenance, divorce						
		settlement, and property settlement.						
	8d.	Unemployment compensation	8d.	\$0.00	_	\$0.00		
	8e.	Social Security	8e.	\$0.00		\$0.00		
	8f.	Other government assistance that you regularly receive	8f.	\$0.00		\$0.00		
		Include cash assistance and the value (if known) of any non-cash						
		assistance that you receive, such as food stamps (benefits under the						
		Supplemental Nutrition Assistance Program) or housing subsidies.						
		Specify:						
	8g.	Pension or retirement income	8g.	\$0.00		\$0.00		
	8h.	Other monthly income. Specify:	8h.	\$0.00	_	\$0.00		
9.	Add	all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	\$0.00	-	\$0.00		
10.		ulate monthly income. Add line 7 + line 9.	10.	\$1,917.24	+ [\$0.00	• Г	\$1,917.24
	Add	the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	_		_		_	
11.	Inclu other	e all other regular contributions to the expenses that you list in Schedule de contributions from an unmarried partner, members of your household, your friends or relatives. ot include any amounts already included in lines 2-10 or amounts that are not set included.	our depende	•		edule J.		
		ify:			. 2011		11	\$0.00
12.	Add	the amount in the last column of line 10 to the amount in line 11. The res	sult is the co	mbined monthly income) .			
		that amount on the Summary of Schedules and Statistical Summary of Ce		ties and Related Data, i	it appl	ies	12.	\$1,917.24
13.	x 1	ou expect an increase or decrease within the year after you file this form No. Yes. Explain:	1?					

Fill in this ir	nformation to identify yo	our case:				
Debtor 1	Raven	Monique	Nunnally	Check if this is:		
	First Name	Middle Name	Last Name	An amende	ŭ	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	· · ·	ent showing post of the following d	-petition chapter 13 ate:
United States	Bankruptcy Court for the :	NORTHERN DISTRICT O	F ILLINOIS			
Case Numbe (If known)	r		_	MM / DD / `	YYYY	
∟ Official F	orm 106J				=	2 because Debtor 2
				maintains a	separate house	noia.
	le J: Your Ex		a ara filing tagathan bath	are according recognished for according		12/14
-				are equally responsible for supplyi ges, write your name and case num	=	
Part 1:	Describe Your Household					
1. Is this a jo	int case?					
	Go to line 2.					
Yes.	Does Debtor 2 live in a No.	separate household?				
		st file a separate Schedul	e J.			
0 5						
	have dependents?	∐ No		Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
Do not ii Debtor 2	st Debtor 1 and		this information for dent	Con	40	No
Do not s	state the dependents'			Son	10	X Yes
names.				Son	8	No
						Yes
				Daughter	6	No X Ves
						Yes
						Yes
3. Do your	expenses include	X No				
	es of people other than f and your dependents?	H				
Part 2:	Estimate Your Ongoing M	onthly Expenses				
			ess you are using this forn	n as a supplement in a Chapter 13 o	case to report	
expenses as of the applicable		uptcy is filed. If this is a	supplemental Schedule J,	check the box at the top of the form	n and fill in	
Include expen	ses paid for with non-c	_	nce if you know the value			
of such assist	tance and have included	d it on <i>Schedule I: Your I</i>	ncome (Official Form 106l.	.)	Y	our expenses
	-	expenses for your reside	ence. Include first mortgage	e payments and	,	\$800.00
_	t for the ground or lot. cluded in line 4:				4.	\$600.00
	eal estate taxes				4a.	\$0.00
	operty, homeowner's, or	renter's insurance			4a. 4b.	\$0.00
	ome maintenance, repair				4c.	\$0.00
	omeowner's association				4d.	\$0.00

Schedule J: Your Expenses

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Debtor 1 Raven Monique Document Nunnally Page 39 of 66
First Name Middle Name Last Name Page 39 of 66
Case Number (if known)

	First Name Middle Name	Last Name			
	. ac. telle	Locations		Your expens	es
5. <i>i</i>	Additional Mortgage payments for your residence	e, such as home equity loans	5.		\$0.0
i. 1	Jtilities:				
(6a. Electricity, heat, natural gas		6a.		\$0.0
	6b. Water, sewer, garbage collection		6b.		\$0.0
(6c. Telephone, cell phone, internet, satellite, and	cable service	6c.		\$150.0
	6d. Other. Specify:		6d.	\$	0.0
.	ood and housekeeping supplies		7.		\$600.0
	Childcare and children's education costs		8.		\$0.0
	Clothing, laundry, and dry cleaning		9.		\$50.0
0.	Personal care products and services		10.		\$0.0
1.	Medical and dental expenses		11.		\$50.0
	· Fransportation. Include gas, maintenance, bus or t	rain fare.	12.		\$15.0
	Do not include car payments.				
3.	Entertainment, clubs, recreation, newspapers, ma	agazines, and books	13.		\$50.0
4.	Charitable contributions and religious donations		14.		\$0.
5.	nsurance.				
	Oo not include insurance deducted from your pay or	r included in lines 4 or 20.			
	15a. Life insurance		15a.		\$0.0
	15b. Health insurance		15b.		\$0.0
	15c. Vehicle insurance		15c.		\$0.0
	15d. Other insurance. Specify:		15d.		\$0.0
6.	Faxes. Do not include taxes deducted from your page	y or included in lines 4 or 20.			
	Specify:		16.		\$0.0
7.	nstallment or lease payments:				
	17a. Car payments for Vehicle 1		17a.		\$0.0
	17b. Car payments for Vehicle 2		17b.		\$0.0
	17c. Other. Specify:		17c.		\$0.0
	17d. Other. Specify:		17d.		\$0.0
	Your payments of alimony, maintenance, and sup		ed		
	rom your pay on line 5, Schedule I, Your Income	(Official Form 106I).	18.		\$0.0
9.	Other payments you make to support others who	do not live with you.			
	Specify:		19.		\$0.0
	Other real property expenses not included in lines		Your Income.		
	20a. Mortgages on other property		20a.		\$ 0.0
	20b. Real estate taxes		20b.	\$	0.0
	20c. Property, homeowner's, or renter's insurance		20c.	\$	0.0
	20d. Maintenance, repair, and upkeep expenses		20d.	\$	0.0

Official Form 106J Record # 704794

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Debtor	1 Raven	Mon	ique	Nunnally	Ü	Case Number (if known)		
	First Nam	e Middle	Name	Last Name				
21.	Other. Sp	pecify:					21.	\$0.00
22	Your mon	thly expense: Add lines 4	through 21.				22.	\$1,715.00
	The result	is your monthly expenses.						_
23.	Calculate	your monthly net income.						
	23a.	Copy line 12 (your comibi	ned monthly incom	e) from Schedule I.			23a.	\$1,917.24
	23b.	Copy your monthly expen	ses from line 22 at	oove.			23b. -	\$1,715.00
	23c.	Subtract your monthly exp		nonthly income.			23c.	\$202.24
		The result is your monthly	/ net income.					
24.	Do you ex	spect an increase or decre	ase in your expen	ses within the year after	you file this fo	orm?		
	For examp	ole, do you expect to finish	paying for your car	loan within the year or d	o you expect yo	our		
		payment to increase or dec	crease because of	a modification to the term	s of your mortg	age?		
	X No							
	Yes.	Explain Here:						

 Official Form 106J
 Record #
 704794
 Schedule J: Your Expenses
 Page 3 of 3

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is NOT	n attorney to help you fill out bankruptcy forms?
No	, can be for an extra
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of parity, I dealers that I have read	the cummany and caledular filed with this declaration and that they are true and
correct.	he summary and schedules filed with this declaration and that they are true and
★ /s/ Raven Monique Nunnally	•
Signature of Debtor 1	Signature of Debtor 2
Date 03/06/2017	Date
MM / DD / YYYY	MM / DD / YYYY

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Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

numl	number (if known). Answer every question.								
P	Give Details About Your Marital Status and Where Yo	u Lived Before							
01.	01. What is your current marital status?								
	Married								
	Not married								
02	02 During the last 3 years, have you lived anywhere other than where you live now?								
	■ No. Yes. List all of the places you lived in the last 3 years. Do	not include where ve	u livo nov						
	Tes. List all of the places you lived in the last 3 years. Do	Thot include where yo	u iive now.						
	Debtor 1	Dates Debtor 1	Debtor 2:	Dates Debtor 2					
0.3	MACAL: Abo Lock O comme did con comme disconnection with	lived there	2 (0	lived there					
	Within the last 8 years, did you ever live with a spouse or I property states and territories include Arizona, California, and Wisconsin.)								
	No.								
	Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).							
P	Explain the Sources of Your Income								

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Debtor 1 Raven Monique Nunnally Case Number (if known) First Name Middle Name Last Name 04 Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. ☐ No. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply (before deductions and Check all that apply (before deductions and exclusions) exclusions) Wages, commissions, \$5,370 Wages, commissions, From January 1 of current year until bonuses, tips bonuses, tips the date you filed for bankruptcy: Operating a business Operating a business Wages, commissions, Wages, commissions, \$19,311 For last calendar year: bonuses, tips bonuses, tips (January 1 to December 31, 2016) Operating a business Operating a business Wages, commissions, \$0 Wages, commissions, For the calendar year before that: bonuses, tips bonuses, tips (January 1 to December 31, 2015) Operating a business Operating a business 05 Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Describe below. (before deductions and Describe below. (before deductions and exclusions) exclusions) Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

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Page 44 of 66 Document Raven Monique Nunnally Case Number (if known) _ Debtor 1 First Name Middle Name Last Name Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,225* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,225* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of Total amount paid Amount you still owe Was this payment for... payments Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. No. Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment payment paid owe 08 Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. Nο Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment Include creditor's name payment Identify Legal actions, Repossessions, and Foreclosures Part 4: Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No. Yes. Fill in the details. Court or agency Nature of the case Status of the case 10 Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11 Yes. Fill in the information below.

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ebto	r 1 Raven	Monique	Nunnally	Case Number (if known)	
	First Name	Middle Name	Last Name			
	-	ou filed for bankruptcy, did ment because you owed a	d any creditor, including a bank or fi debt?	nancial institution, set of	f any amounts from y	our accounts
	No. Go to line 11					
	Yes. Fill in the information	ation below.				
		filed for bankruptcy, was r, a custodian, or another o	any of your property in the possess official?	ion of an assignee for the	e benefit of creditors,	a
	No.					
	Yes.					
Pa	List Certain Gifts	and Contributions				
3	Within 2 years before yo	ou filed for bankruptcy, did	you give any gifts with a total value	of more than \$600 per p	erson?	
	No.					
4	Yes. Fill in the details	-			- 4l	
4	_	ou filed for bankruptcy, did	you give any gifts or contributions	with a total value of more	e than \$600 to any ch	arity?
	No.	for each gift				
	Yes. Fill in the details	for each gift.				
Pa	List Certain Loss	ses				
	Within 1 year before you gambling?	ı filed for bankruptcy or si	nce you filed for bankruptcy, did yo	u lose anything because	of theft, fire, other dis	saster, or
	No.					
	Yes. Fill in the details	for each gift.				
		3				
Pa	List Certain Payr	ments or Transfers				
	consulted about seeking	bankruptcy or preparing	you or anyone else acting on your b a bankruptcy petition? ers, or credit counseling agencies fo			ou
	□ No.		. . ,	,		
	Yes. Fill in the details					
	Party Contact Info		Description and value of any pro	perty transferred	Date payment or transfer	Amount of payment
	Geraci Law L.L.C.					Payment/Value: \$4,000.00: \$0.00
	55 E. Monroe Street	t #3400				paid prior to filing,
	Chicago,IL 60603					balance to be paid through the plan.
						
	Party Contact Info		Description and value of any pro	perty transferred	Date payment	Amount of payment
					or transfer	
	Hananwill Credit Co	unseling	Credit Counseling Services		2017	\$25.00
	115 N. Cross St.					
	Robinson, IL 62454					

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Raven Monique Nunnally Case Number (if known) Debtor 1 First Name Middle Name Last Name Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16. No. Yes. Fill in the details. 18 Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement. Yes. Fill in the details for each gift. 19 Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.) Yes. Fill in the details for each gift. Part 8: List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account number Last balance before Type of account or Date account was instrument closed, sold, moved, closing or transfer or transferred 21 Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? No. Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? 22 Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? No. Yes. Fill in the details. Who else has or had access to it? Describe the contents Do you still have it? **Identify Property You Hold or Control for Someone Else** 23 Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. No. Yes. Fill in the details Where is the property? Describe the property Value

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Monique Nunnally Case Number (if known)

	First Name	Middle Name	Last Name						
Pa	Give Details About Enviro	onmental Information							
For the purpose of Part 10, the following definitions apply:									
	Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.								
	Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.								
	Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.								
Rep	port all notices, releases, and pro	ceedings that you know at	oout, regardless of when t	hey occurred.					
24	Has any governmental unit notif	fied you that you may be li	able or potentially liable u	nder or in violation of an environmental la	w?				
	No.								
	Yes. Fill in the details.								
		Governmental	unit	Environmental law, if you know it	Date of notice				
25	Have you notified any government	ental unit of any release of	hazardous material?						
	No.								
	Yes. Fill in the details.				D				
		Governmental	unit	Environmental law, if you know it	Date of notice				
26	Have you been a party in any jud	dicial or administrative pro	ceeding under any enviro	nmental law? Include settlements and ord	lers.				
	No.								
	Yes. Fill in the details.								
		Court or agenc	y	Nature of the case	Status of the case				
Pa	Give Details About Your E	Business or Connections to A	Any Business						
			-	of the following connections to any busin	ess?				
	Within 4 years before you filed f	or bankruptcy, did you ow employed in a trade, profe	n a business or have any	of the following connections to any busin her full-time or part-time	ess?				
	Within 4 years before you filed f	for bankruptcy, did you ow employed in a trade, profe ability company (LLC) or lin	n a business or have any	of the following connections to any busin her full-time or part-time	ess?				
	Within 4 years before you filed f	for bankruptcy, did you ow employed in a trade, profe ability company (LLC) or lin	n a business or have any ssion, or other activity, eit nited liability partnership (of the following connections to any busin her full-time or part-time	ess?				
	Within 4 years before you filed for the sole proprietor or self-call A member of a limited lia A partner in a partnership An officer, director, or ma	for bankruptcy, did you ow employed in a trade, profest sbility company (LLC) or lin p anaging executive of a cor	n a business or have any ession, or other activity, eit nited liability partnership (of the following connections to any busin her full-time or part-time	ess?				
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	Within 4 years before you filed for the proprietor or self-call and a member of a limited liated A partner in a partnership An officer, director, or many An owner of at least 5% of the No. None of the above applies	for bankruptcy, did you ow employed in a trade, profesobility company (LLC) or ling anaging executive of a corof the voting or equity secus. Go to Part 12.	n a business or have any ession, or other activity, eit nited liability partnership (poration	of the following connections to any busin her full-time or part-time	ess?				
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Raven

Debtor 1

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 Raven
 Monique
 Nunnally
 Case Number (if known)

 First Name
 Middle Name
 Last Name

Sign Below						
I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.						
✗ /s/ Raven Monique Nunnally	×					
Signature of Debtor 1	Signature of Debtor 2					
Date 03/06/2017 MM / DD / YYYY	Date					
Did you attach additional pages to Your Statement of F	inancial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?					
No						
Yes						
Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?						
No						
Yes. Name of person	Attach the <i>Bankruptcy Petition Preparer's Notice,</i> Declaration, and Signature (Official Form 119).					
	Decialation, and Signature (Official Form 119).					

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B2030 (Form 2030) (12/15)

United States Bankruptcy Court NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In r	e						
Rav	en Monique Nunn	ally / Debtor				Case No:	
						Chapter:	Chapter 13
		DISCLOSU	RE OF COMP	ENSATION O	F ATTORNEY	FOR DEE	BTOR
	pensation paid to n	S.C. § 329(a) and Fed. Ban ne within one year before t cred on behalf of the debtor	the filing of the	petition in bank	ruptcy, or agree	d to be paid	
	For legal services	s, I have agreed to accept		\$4,000.00			
	Prior to the filing	of this statement I have re	ceived	\$0.00			
	Balance Due		_	\$4,000.00			
2	The £4h.						
2.		compensation paid to me v					
2	Debtor(s)	Other: (specify	<u></u>				
3.	The source of con	npensation to be paid to me	e 1s:				
	Debtor(s)	Other: (specify	/)				
4.	I have not ag of my law fir	reed to share the above-dism.	sclosed compens	sation with any	other person un	less they ar	e members and associates
		to share the above-disclosum. A copy of the agreeme	_	_	-		
5.	In return for the al case, including:	bove-disclosed fee, I have	agreed to render	legal service fo	or all aspects of	the bankruj	ptcy
	a. Analysis of the bankruptcy;	he debtor's financial situat	ion, and renderi	ng advice to the	e debtor in deter	mining who	ether to file a petition in
		and filing of any petition, so	chedules, statem	nents of affairs a	and plan which i	mav be requ	uired:
	•	on of the debtor at the meet			•		•
6.	By agreement with	h the debtor(s), the above-o	disclosed fee do	es not include th	ne following ser	vice:	
			CED	RTIFICATION			
		certify that the foregoing is ent to me for representation	s a complete stat	tement of any ag	greement or arra	-	OF .
	Date	e: 03/07/2017	/s/	Jason A. Kara			
	Dat	e	Sig	gnature of Attori	ney	_	

704794 Page 1 of 1 Record #

Geraci Law L.L.C. Name of law firm

File **Gesacs/Law Ent** Ged 03/08/17 09:03:17 Case 17-07074 Doc 1 Desc Main National Headquarters: 55 E. Monroe Speet #3480 Chicago 468630 0#866925-1313 help@geracilaw.com

Date: 3/3/2017

Consultation Attorney: **JAK**

Record #: 704-794

Attorney - Client Agreement

The undersigned hires Geraci Law L.L.C. and its associated attorneys for representation in a Chapter 13 bankruptcy under the following terms and conditions. I have signed and received a copy the "Court Approved Retention Agreement" (CARA) between Chapter 13 Debtors and their Attorneys" as established by the Bankruptcy Court for the Northern District of Illinois, and any terms that conflict with it are null and void. I understand I must comply with those terms. Attorney fees for filed Chapter 13 Bankruptcy shall be the fee stated in the CARA I have received the 11U.S.C § 527(a) disclosures. I have been advised of my chapter 7 alternative and choose to file Chapter 13 instead even though it usually costs more. More than one attorney and paralegal will work on my case.

prior to the case being filed shall be paid through the Chapter 13 Trustee. These fees are fixed, but the attorneys may apply to the court for additional fees if allowed by the CARA or other circumstances, such as extended evidentiary hearings, contested adversary proceedings or appeals. If the Court awards additional fees, they will also be paid through the Chapter 13 Trustee. Fees are "flat fees" and "advance payment retainers" for pre-filing and pre-confirmation work, become property of this firm on payment, and are deposited into the firm's operating account. Payments are applied to the "flat fee". If this contract is terminated by either party prior to the filing of the case, we will submit any dispute to binding arbitration within 30 days. If I close my file or breach this contract I agree to pay for the work done to that time. I assign to my attorney all amounts tendered as filing fees or court costs and authorize my attorney to transfer said funds from his trust account to his operating account in payment of all outstanding fees owed by me if case is not filed.

FEES: This does NOT INCLUDE court filing fees of \$310, costs for credit counseling or financial management classes. Any amount not paid No other work: Geraci Law is not representing me in state or other courts regarding creditors in my bankruptcy. Any state court action not stopped by the Automatic Stay of a filed bankrutpcy is my responsibility. Injury or other claims or property I must disclose any such claims or propery I now have or acquire after filing Chapter 13 to both the Chapter 13 trustee and to the court in a filed amendment and obtain authority to keep them or pay those claims to the Trustee. PLAN: The plan payment is estimated to be \$ 2.00 per month for 3 6 months. The payment and length of the plan are based on the information I have provided, including income, expenses, assets and debts. If these amounts are not accurate, my plan payment or duration may need to be increased. In addition, the Court, Chapter 13 Trustee or creditors could object to my proposed Chapter 13 payment, which may cause it to increase. I further understand that if my income or expenses change during my Chapter 13, my plan payment may have to change. I agree to read my petition and plan and study it before signing it so I know what is included, INCLUDING what I am listing as debts, what my property is, what my assets are and if they are claimed as exempt, and to make full disclosure. My plan payment DOES include the following, unless stated otherwise: mortgage arrears; association arrears; vehicles; tax debt; support obligations that are post due (but not future) parking tickets (not traffic fines); debts pursuant to a divorce decree/marital settlement you listed; other secured debts including furniture, electronics, etc.; all other unsecured debts; other: My plan payment does NOT include include future mortgage, rent, condo fees and support payments; criminal fines/court fees; rent/lease arrears; student loan principal and interest unless 100% planned to unsecured creditors, sold property taxes; debts incurred after the case is filed, including any association fees as long as the property is in my name; other Student loans: are usually NEVER paid 100% in a Chapter 13, but are paid the same percentage as unsecured creditors without interest, so my student loans will CONTINUE to accrue interest, and if I don't pay them directly they will be even larger at the end of the plan, so I have been told about this and I will deal with my student loans myself directly Debts not discharged if they not paid in full: student loans; educational debts; unfiled or late filed tax debts; undisclosed debts: support/maintenance debts; debts incurred by fraud, or debts listed in your red folder or found non-dischargeable by a Judge. Representation limited to Bankruptcy Court We do not represent you in state court, or in loan modifications or similar matters. if I am eligible to receive a tax refund during my Chapter 13, I understand I must turn it over to the Chapter 13 Trustee unless I am specifically advised that I do not need to. This may change on a yearly basis, so I must check with my attorneys every year. I also understand that if I receive any significant sums of money other than through employment, including but not limited to life insurance proceeds. workers compensation award, personal injury or other court settlement, I MUST notify my attorney immediately and I may have to pay some or all of the funds into my Chapter 13 plan. I cannot transfer any property or incur any credit or debt without the express permission of my attorney or the Court and I must make full disclosure of all income, expenses, debts and assets in my initial consultation and on my bankruptcy petition. If I fail to remain current in a domestic support obligation, fail to certify to the Court that I have remained current, or if I fail to take my financial management class, that my case may be closed without a discharge, and I will be required to pay a fee to have it reopened.

Representing Geraci Law L.L.C.

Joint Debtor)

aven Nunnally (Debtor)

UNITED STATESBANKRUPFCY©COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.



- Case 17-07074 Doc 1 Filed 03/08/17 Entered 03/08/17 09:03:17 Desc Mair 3. Personally review with the debtor and signeral completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO

1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.



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- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307 (a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.



C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the chapter 7 case for any unpaid fees and expenses, pursuant to section 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows: purpose: provide some money for attorney without waiting 6 months. Advantage to debtor: costs client less by reducing administrative expense and encouraging efficiency rather than charging by hour and submitting bills.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;



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- Any portion of the retainer that 95 Hot earned Brand fine of 1666 expenses will be refunded to (d) the client; and
- The attorney is unwilling to represent the debtor without receiving an advanced payment (e) retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing.

CONDUCT AND DISCHARGE E.

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

[Remaining page intentionally left blank]



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1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$ 4,000.00

2	In addition	the debtor will	pay the	filing fe	e in the	case and	other	expenses	of \$310.00
۷.	III auuiuon,	THE GEORGI WILL	puj mo					-	

4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: 3/3/17

Signed:

Co-Debtor(s)

Attorney for the Debtor(s)

Do not sign this agreement if the amounts are blank

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Raven Monique Nunnally / Debtor

Bankruptcy Docket #:

Judge:

١	/FRIFI	CAT	ION.	OF	CREDI'	TOR	MΔ	TRIX
- 1		$\cup \cap I$		OI.	CKLDI	IUN	1717	

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 03/06/2017 /s/ Raven Monique Nunnally

Raven Monique Nunnally

X Date & Sign

Record # 704794 B 1D (Official Form 1, Exh.D)(12/08) Page 1 of 1

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

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UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

Record # 704794 B 201A (Form 201A) (11/11) Page 1 of 2

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Form B 201A, Notice to Consumer Debtor(s)

In re Raven

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Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 03/06/2017	/s/ Raven Monique Nunnally			
	Raven Monique Nunnally			
Dated: 03/07/2017	/s/ Jason A. Kara			
	Attorney: Jason A. Kara			

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Debt	tor 1 Raven	Monique Middle Name	Nunnally Last Name	Case Number (i	ïf known)	-
Б-			Last Name			
Pa	Answer These Que	estions for Reporting Purposes				_
16.	What kind of debts do you have?	No. Go to lin Yes. Go to lin The state of	in individual primarily for a ne 16b. ne 17. s primarily business de ness or investment or through the 16c. ne 17.	iebts? Consumer debts are depersonal, family, or household personal, family, or household ebts? Business debts are debts ugh the operation of the businest consumer debts or business debts.	purpose." s that you incurred to obtain ess or investment.	,
17.	Are you filing under	No. I am not filin	ng under Chapter 7. Go to	line 49		
	Chapter 7? Do you estimate that aff any exempt property is excluded and administrative expenses are paid that funds will available for distribution to unsecured creditors?	Yes. I am filing un administrativ	nder Chapter 7. Do you es	stimate that after any exempt pr funds will be available to distrib	roperty is excluded and ute to unsecured creditors?	
	How many creditors do	1-49	□ 1,00		2 5,001-50,000	***************************************
	you estimate that you owe?	□ 50-99 □ 100-199 □ 200-999	_	1-10,000 01-25,000	☐ 50,001-100,000 ☐ More than 100,000	
	How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	□\$10,0 □\$50,0	00,001-\$10 million 000,001-\$50 million 000,001-\$100 million ,000,001-\$500 million	□\$500,000,001-\$1 billion □\$1,000,000,001-\$10 billion □\$10,000,000,001-\$50 billion □More than \$50 billion	
•	How much do you estimate your liabilities to be?	■ \$0-\$50,000 □ \$50,001-\$100,000 □ \$100,001-\$500,000 □ \$500,001-\$1 million	□ \$10,0 □ \$50,0	00,001-\$10 million 000,001-\$50 million 000,001-\$100 million ,000,001-\$500 million	☐\$500,000,001-\$1 billion ☐\$1,000,000,001-\$10 billion ☐\$10,000,000,001-\$50 billion ☐More than \$50 billion	
	Sign Ballow					
····	ou	If I have chosen to file un of title 11, United States (under Chapter 7. If no attorney represents this document, I have obtained in accordance I understand making a false	der Chapter 7, I am aware Code. I understand the relime and I did not pay or agained and read the notice Ince with the chapter of titlese statement, concealing pain result in fines up to \$250	9,000, or imprisonment for up to	under Chapter 7, 11,12, or 13 r, and I choose to proceed an attorney to help me fill out . ified in this petition.	
		Executed on MM	/ <u>/</u> 2017	Executed	On	***************************************

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Fill in this in	formation	to identify your case:		
Debtor 1	Raven First Name	Monique Middle Name	Nunnaily Last Name	
Debtor 2				
(Spouse, If filing)	First Name	Middle Name	Last Name	`
United States	Bankruptcy	Court for the : <u>NORTHERN</u> District of _	ILLINOIS	
Case Number			(State)	
(if known)			_	

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to	o pay someone who is NOT an attorney to help you fill out bankruptcy forms?
Yes. Name of Per	son Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of perjury correct.	y, I declare that I have read the summary and schedules filed with this declaration and that they are true and
Signature of Debtor 1	Signature of Debtor 2
Date : 0 / 6 MM / DD / YY	/2017 /YY DD / YYYY

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Case Number (if known) ___

Nunnally

Last Name

Part 12: Sign Below	
I have read the answers	on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the
and the following and all a co	Arecult understand triat making a taise statement concealing proporty or obtaining many and the concealing proporty
18 U.S.C. §§ 152, 1341,	in upley case can result in lines up to \$250,000, or imprisonment for up to 20 years, or both
33 102, 107,	
$(XI)_{\lambda}$	
Signature of Debto	1
2.9	Signature of Debtor 2
3,6	
Date/_Q_	72017 Date
MM / DD /	YYYY MM / DD / YYYY
Did you attach additions	pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?
NI	*
No	
■ No □ Yes	
Yes	
Yes	ay someone who is not an attorney to help you fill out bankruptcy forms?
Yes	ay someone who is not an attorney to help you fill out bankruptcy forms?
Yes Did you pay or agree to	
Yes	. Attach the Bankruptcy Petition Preparer's Notice.
Yes Did you pay or agree to	

Debtor 1

Raven

First Name

Monique

Middle Name

DISCLAIMER Deptors have read and agree:

- Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors
- TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met: (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community deuts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt. b. Failure to keep books and records documenting your financial affairs. c. Luxury purchases or cash advances within 60 days of filling or without intent or ability to repay. d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy. f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filling, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankrptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume
- 18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case

is filed in Copy AND WE HAVE TO READ, CHECK & MAKE SURE OUR PETITION IS ACCURATE!!!! Dated: /2017 X Date & Sign Raven Monique Nunnally

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Raven Monique Nunnally / Debtor

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: / 6 /2017

Raven Monique Nunnally

X Date & Sign

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Part 4:

Sign Below

By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.

Raven Monique Nunnally

Date: \Im

& /2017

If you checked line 17a, do NOT fill out or file Form 122C-2.

If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.

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Form B 201A, Notice to Consumer Debtor(s)

In re Raven Monique Nunnally / Debtor

Page 2

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Dated: 1 / /2017

Raven Monique Nunnally

X Date & Sign

Dated: 3 / 7 /2017

Attorney: Jason A. Kara

Record #